

GRO-CONNECT

Connecting MSMEs with Knowledge, Growth, and Success Stories

FROM THE FOUNDER'S DESK



ASHOK JHA
FOUNDER



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Dear MSME Family

As we step into the financial year closing month, March always brings a mix of urgency, reflection, and renewed ambition. For many MSMEs, it is a time to close books, evaluate performance, and prepare for the next leap. But beyond numbers and compliance, I want to take a moment to talk about something more fundamental, **growth with clarity and confidence.**

Over the past few months, through our interactions, events, and the launch of GRO-MSME, one thing has become very clear: **India's MSMEs don't lack opportunities they lack structured guidance and the right financial direction.**

Every day, I meet entrepreneurs who have strong businesses but are stuck because:

- » They are unaware of the right funding options
- » They have faced rejection & lost confidence
- » They depend on unstructured advice or costly intermediaries
- » They hesitate to expand due to fear of financial risk



This is exactly why GRO-MSME was created.

Our vision is simple yet powerful:

- » To **bridge the gap between MSMEs & the right growth ecosystem**
- » To **demytstify funding, schemes, and financial planning**
- » To **build a strong community of growth partners and empowered entrepreneurs**

In the coming months, GRO-MSME will focus on:

- Creating awareness around **smart funding strategies** (not just loans, but the right loans)
- Conducting **impact-driven webinars and on-ground events** across cities
- Building a network of **trusted associates & growth partners**
- Bringing **real MSME success stories** to inspire and educate

As founders and business owners, your role is not just to run operations but to make strategic decisions that define your future. Financial decisions are among the most powerful of them.

Through GRO-Connect, we aim to keep you informed, inspired, and empowered. This newsletter is not just communication but it is a **commitment** to stand with you in your growth journey.

Let us move forward with clarity, courage, and community. Together, we grow stronger.

Warm regards,

Ashok Jha

Founder – GRO-MSME

“Empowering MSMEs. Enabling Growth.”

UPCOMING FOCUSED ACTIVITIES

- Webinar on 11th of April 2026, Title “ Collateral vs Cash-Flow Lending: What Really Drives MSME Loan Approvals? (Mastering MSME Products & Policies for Higher Loan Approvals)”
- Launch of GRO-MSME youtube Channel on 4th April 2026
- GRO-MSME Club Membership Drive
- Collaboration with Industry Associations

EVENT & WEBINAR HIGHLIGHTS

Event Highlights | GRO-Connect – March 2026

1. Celebrated Women Leadership at the Global Entrepreneur Awards

GRO-MSME proudly marked a significant milestone by associating with the World Association for Small and Medium Enterprises for the prestigious “**Global Entrepreneur Awards**” held on the occasion of International Women's Day.

This grand international platform celebrated the spirit of women entrepreneurship, where **25 outstanding women entrepreneurs** were honored for their excellence, resilience, and contribution to economic growth. The event witnessed the presence of ambassadors, industry leaders, and several high-profile dignitaries, making it a truly global celebration of women-led impact.

Our association with WASME reflects GRO-MSME's commitment to **empowering women entrepreneurs** and supporting inclusive growth within the MSME ecosystem. It was inspiring to witness stories of determination and success that reinforce the vital role women play in shaping the future of business.

2. Webinar Spotlight: “She Leads, She Scales”

Continuing our commitment to celebrating and empowering women in business, GRO-MSME successfully hosted a special webinar titled “She Leads, She Scales” on the eve of International Women's Day.

The session brought together industry experts and thought leaders who shared valuable insights on leadership, scaling strategies, and overcoming challenges faced by women entrepreneurs.

The esteemed speakers included:

- Dr. Neelam Saxena – Dean Academics, IMS Noida
- Rashid – Representative from WASME
- Ashok Jha – Founder, GRO-MSME

The webinar focused on:

- Building confidence and leadership mindset
- Strategies to scale women-led businesses
- Importance of right financial planning and support systems

The session saw active participation from aspiring and existing entrepreneurs, making it an engaging and impactful discussion.



GALLERY



An empowered MSME today creates a stronger economy tomorrow.

Grow Your Business with GRO-MSME's Digital Marketing Support

In today's fast-changing business environment, having a great product or service is not enough—visibility is everything. Many MSMEs struggle not because their offerings lack quality, but because they don't reach the right audience at the right time.

Understanding this critical gap, GRO-MSME is proud to introduce a powerful initiative to support business owners in marketing their products and services through digital platforms—with a model that is designed to minimize risk and maximize growth.

What We Offer

GRO-MSME will actively support MSMEs in:

- » Promoting products & services across **digital marketing channels**
- » Creating **targeted campaigns** to reach the right customers
- » Building **brand visibility and online presence**
- » Generating **qualified leads and business opportunities**

Unique Model: Cost + Revenue Sharing

What makes this initiative truly impactful is our **shared growth approach**:

- » **Minimal upfront cost** to get started
- » **Revenue sharing model**, ensuring that we grow only when you grow
- » A partnership mindset—not just a service provider

Why This Matters for MSMEs

Many businesses hesitate to invest in marketing due to high costs and uncertain returns. GRO-MSME changes this by:

- » Reducing financial burden
- » Aligning success with performance
- » Providing expert-driven digital strategies

Who Can Benefit?

- » Manufacturers looking to expand their market
- » Service providers aiming to generate consistent leads
- » Startups wanting to build brand presence
- » Existing businesses ready to scale digitally

Our Commitment

At GRO-MSME, we believe:

“Right marketing can unlock the true potential of every MSME.”

This initiative is not just about promotion - it's about **creating growth opportunities, increasing revenue, and building sustainable businesses.**

If you are ready to take your business to the next level,
Let GRO-MSME be your growth partner in the digital world.

Together, we market. Together, we grow.



ABOUT GRO-MSME HELP DESK

Your Questions. Our Support. One Single Window.

At GRO-MSME, we understand that every business has unique challenges, whether it's funding, documentation, compliance, or cash flow management.

The GRO-MSME Help Desk is designed to give you quick, reliable, and personalised assistance, so you never feel stuck in your business journey.

What We Help You With

» Loan & Funding Guidance

Confused about which loan is right for your business?

We guide you on bank loans, unsecured loans, CGTMSE, overdraft, working capital, machinery loans, and more.

» Scheme & Subsidy Support

Understand eligibility, benefits, and how to apply for government schemes.

» Cash Flow & Financial Planning Advice

Get clarity on managing cash, controlling costs, and improving financial discipline.

» Documentation Assistance

We help you prepare bank-ready documents and compliance checklists.

» Business Queries & Problem Discussion

Share your challenges—our team provides practical solutions or connects you to the right expert.

HOW MSMEs CAN REACH US

We're available through multiple channels for your convenience:

- » **Email Support** – Send your queries and receive detailed guidance
- » **Phone Assistance** – Speak directly with our MSME advisors
- » **WhatsApp Support** – Quick replies and document assistance
- » **One-to-One Consultation** – Book a personalized session with our experts

Our Commitment

We aim to respond quickly, clearly, and with actionable solutions.

Your growth is our mission—and our Help Desk ensures you always have the support you need.

BUSINESS INSURANCE

Not an Expense. A Strategic Business Asset.

MSMEs POWER THE ECONOMY.

PROTECTION POWERS THEIR FUTURE.

Business Life Insurance for MSME Leaders Enables :

- ✓ Risk-managed growth
- ✓ Protection of key people & partners
- ✓ Creation of long-term business capital
- ✓ Continuity during unforeseen disruptions
Loan, liability & stakeholder confidence
- ✓ Structured, tax-efficient planning

**FORWARD-THINKING MSMEs DON'T REACT TO RISK -
THEY PLAN FOR IT.**

- » Growth without protection is exposure.
- » Liabilities don't pause during uncertainty.
- » Well-structured insurance strengthens the balance sheet.

**EXCLUSIVE AT THIS NEWS LETTER
COMPLIMENTARY BUSINESS RISK & PROTECTION REVIEW
FOR PROPRIETORS | PARTNERS | DIRECTORS | MSMEs**

MANAGED BY : INNER SHARED SERVICES LLP

PRACTICAL GUIDANCE FOR EVERYDAY MSME CHALLENGES

Customer Q&A | GRO-Connect – March Edition

Q1: I want a business loan, but how do I choose the right one?
Answer: Every business has different needs. Before taking a loan, it's important to identify the purpose—whether it's for working capital, expansion, machinery, or cash flow. GRO-MSME helps you choose the right product, **right lender, and right structure.**

Q2: My CIBIL score is low. Can I still get funding?
Answer: Yes, it is possible. Even with a low CIBIL score, funding can be arranged through **alternative options, NBFCs & a structured approach.** GRO-MSME also guides you on how to improve your credit profile over time.

Q3: Can I get a business loan without collateral?
Answer: Yes, **collateral-free loans** are available today through various schemes and unsecured lending options. However, your business profile, financials, and repayment capacity play a key role in approval.

Q4: Does digital marketing really help in business growth?
Answer: Absolutely—but just running ads is not enough. Success depends on **the right strategy, targeted audience, and consistent execution.** GRO-MSME supports businesses with a performance-driven, result-oriented marketing approach

Q5: What are the real benefits of associating with GRO-MSME?
Answer: GRO-MSME is not just a consultant, it is your growth partner. You benefit from:

- » Expert funding guidance
- » Digital marketing support
- » Strategic business advice
- » A long-term, growth-focused partnership

"With the right guidance, every business has the potential to grow."

ASSOCIATIONS AS INSTITUTIONAL PARTNERS



OUR SERVICES AND BENEFITS

- » **Certifications & Licenses**
MSME, GST, IEC, Trade License, ZED Certification and other National and International Certifications & Standards.
- » **Business Strategy & Growth**
Tailored growth strategies, market entry plans & optimization.
- » **Financial Planning & Funding**
Budgeting, financial restructuring, funding preparation support.
- » **Easy Guide to Govt. Schemes**
Guidance for eligibility, applications and hand holding for GOVT schemes.
- » **Delayed Payment Recovery**
Support with legal tools & invoice discounting for cash flow.
- » **Networking & Alliances**
Connect with peers, industry leaders & potential partners.
- » **SME IPO & Capital Market**
Complete IPO services, compliance, merchant banker support.
- » **Awareness & Capacity Building**
Training & Skill Development through Practical workshops, Webinars, seminars, and talk shows, Policy & Scheme Awareness, Networking & Collaboration.
- » **Marketing Assistance**
Branding Support, Digital Marketing Help, E-Commerce & Online Selling Support, Sales Growth Advisory, Guidance in Govt Support for Branding and Marketing.
- » **Wealth Management**
Financial planning, Investment, Retirement & Succession Planning, Tax & Compliance Support, Risk & Insurance Protection.
- » **Project Finance**
DPR & Documentation Support, Risk & Viability Analysis, Right Funding Options, Pre and Post Funding Support.
- » **Investor Readiness**
Crafting investment story, Pitch & Presentation Support, Investor Connect & Networking.
- » **Quality Control Services**
Product Quality Inspection & Audit Support, Product Testing Support, Training for Staff.
- » **Support for Operational Excellence**
Supply chain and logistics advisory, Lean management and cost optimization, Inventory & warehouse management, Process documentation & SOP creation.
- » **Packaging & Printing Support**
Product Packaging Design, Brand Logo and other Identity Design, Barcode, QR code, and MRP and other national and international standard Printing.
- » **Women Empowerment**
Skill Development & Training, Financial Support & Guidance, Mentorship & Networking, Business Development Support, Awareness and Rights Advocacy.

100+ MEMBERS JOINED TILL NOW

PROJECT ADVISORY & EVALUATION SERVICES BY GRO-MSME

Turning Business Ideas into Bankable Opportunities

One of the biggest challenges faced by MSMEs is not just accessing funds - but presenting their business in a way that inspires confidence among lenders and investors. At GRO-MSME, we address this gap through our **specialized Project Advisory & Evaluation Services**, designed to bring structure, clarity, and credibility to your business plans.

1. Preparation of Detailed Project Report (DPR)

A Detailed Project Report (DPR) is the backbone of any funding proposal. It translates your business idea into a **structured, data-driven document** that financial institutions can trust.

Our DPR services include:

- » Clear business model and project concept
- » Detailed cost estimation and financial projections
- » Market potential and demand analysis
- » Profitability, cash flow, and break-even analysis

A professionally prepared DPR not only improves your chances of funding but also helps you **plan your business more effectively**.

2. Techno-Economic Feasibility & Viability Studies

Before investing capital, it is essential to answer one key question—**“Is this project truly viable?”**

GRO-MSME conducts in-depth feasibility studies covering:

- » Technical feasibility of the project
- » Risk analysis and sustainability outlook
- » Economic viability and return potential
- » Sensitivity and scenario analysis

This ensures that your decisions are backed by **facts, analysis, and future readiness**.

3. Lender Independent Engineer (LIE) Services

For projects involving external funding, lenders require independent validation and monitoring. GRO-MSME provides **Lender Independent Engineer (LIE)** services to ensure transparency and accountability.

Our LIE services include:

- » Project appraisal and technical due diligence
- » Verification of fund utilization
- » Monitoring project implementation and progress
- » Periodic reporting to lenders

This creates **trust between all stakeholders** and ensures smooth project execution.

Why It Matters

- » Enhances **loan approval chances**
- » Reduces **project risk and uncertainty**
- » Builds **credibility with lenders and investors**
- » Enables **better planning and execution**

At GRO-MSME, we believe:

“A well-planned project is already halfway to success.”



GRO-MSME - PREMIER CLUB MEMBERS

» **Mr. Vijay Kumar**
Director General, WASME

» **CA Vijay Kumar Goel**
Former Director, Indian Bank Prabhari,
BJP Economic Cell, Delhi

» **Mr. Praveen Jha**
Ex-Banker, Real Estate &
Construction Finance Expert

» **CA (Dr.) G P Agarwal**
Secretary General, WASME

» **Mr. Mukesh Singhal**
MD, URS Certification LTD

» **Mr. Ashish Kumar**
Promoter, Smart Tel

» **Dr. Mamtamayi Priyadarshini**
Chairman (IIA)

» **Mr. Yogesh Aggarwal**
Sr. Advocate, Juris Law Offices

» **Mr. Manoj Aggarwal**
Sr. Partner, APN & Associates

» **Dr. Lalit Khanna**
Chairman Apex International

» **Mr. Biju Joseph**
MD, AlbaServ India Pvt Ltd

» **Mr. Sumit Yadav**
Director - SYI Infra Group Pvt Ltd
Real Estate Development

GRO MSME MANCH

GRO MSME Manch is your space to share, learn, and grow together! Here, MSME owners can voice their challenges, share success stories, or offer smart business tips that inspire others.

Through our **“You Ask, We Answer”** segment, readers can also send questions or issues they face — and get expert or peer-backed solutions in the next issue.

Share your story, idea, or query to info@gromsme.club and be part of GRO MSME Manch, where every MSME voice matters!



**Join the GRO-MSME movement.
Connect, Learn, Grow- Together**

[GRO-MSME.CLUB](https://www.gromsme.club) [GRO-MSME](https://www.facebook.com/gromsme) [GRO-MSME](https://www.instagram.com/gromsme)

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